# Feminism and Couple Finance:

# Power as a Mediator Between Financial Processes and Relationship Outcomes

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Abstract

Feminism is rarely used as a theoretical framework for couple finance research. The purposes of the present paper are (a) to discuss couple finance research in the context of feminism to encourage more frequent and explicit use of feminism in couple finance research, (b) to present a gender and couple finances model, and (c) to test this model with longitudinal dyadic data. Using actor-partner interdependence models (APIM) and data from 327 U.S. mixed-gender couples, relational power was explored as a potential mediator between four couple financial processes (earners of money, access to money, management of money, and conflict about money) and two relationship outcomes (relationship quality and relationship stability). Results suggest that couple financial processes are associated with relationship outcomes and with joint management as well as low conflict being key longitudinally. Additionally, although power may not play a mediating role, it appears to be connected to couple financial processes and relationship outcomes concurrently. Gender differences as well as both actor and partner effects are explored. This research has implications for researchers, clinicians, and educators. For example, clinicians may want to encourage their clients to use joint bank accounts, manage their money jointly, and minimize financial conflict. Gender, and therefore power, are inseparably tied to couple finances. When both spouses are involved in financial processes, partners tend to be more empowered, and relationship quality and stability tend to be higher.

*Keywords:* feminism; couple finance; power; family finance; gender equality; relationship quality; relationship stability; income; bank accounts; money management; financial conflict

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## Power as a Mediator Between Financial Processes and Relationship Outcomes

In recent reviews on finances among mixed-gender couples, Dew (2008, 2016) stressed the need for a greater understanding of the interactions between gender and financial power in romantic relationships. Although gender is inherently part of all research on couple finance, issues such as power, privilege, and inequality are rarely part of the discourse. Even when they are, feminism is rarely used as an explicit theoretical basis, although feminist ideas and assumptions are implicitly discussed. What are we missing by failing to explicitly study couple finance using a feminist lens? A feminist approach is valuable in this case because it sheds light on potential power and privilege imbalances based on gender, and it makes space for candid discussion of these inequalities. Feminist reflections on couple financial processes may aid in eliminating the inequality some women experience in their relationships. The purposes of the present paper are (a) to discuss couple finance research in the context of feminism to encourage more frequent and explicit use of feminism in couple finance research, (b) to present a gender and couple finances model, and (c) to test this model with longitudinal dyadic data.

### Theoretical Foundation

Feminism consists of a wide variety of views and frameworks (Roy & Mitchell, 2015). In the current paper we address feminism broadly and present a representative compilation of the most established perspectives. Allen and Jaramillo-Sierra (2015) present four key elements of feminism. First, gender matters, and power differences generally exist between the genders. Typically, men have more power and privilege than women do (Beckman, 2014). Second, gender is socially constructed, making it—as well as gender inequality—subject to continual change. Third, gender inequality is damaging to societies, families, and individuals. Fourth,

efforts should be made to eradicate gender inequality (Beckman, 2014; Doucet & Lee, 2014). In short, "the point of feminist scholarship and activism is to draw attention to the dialectics of oppression and privilege and to spark empowering strategies, both individually and collectively, to change such disempowering conditions" (Allen & Jaramillo-Sierra, 2015, p. 94). By highlighting issues of power, privilege, and inequality, feminism can contextualize and add meaning to couple finance research.

Feminist research is unique in that it values and embraces subjectivity and reflexivity on the part of both the researcher and the participants (Barone-Chapman, 2013; Beckman, 2014). "A new generation of feminist scholars are unapologetically engaging their own experience in claiming a feminist perspective in theory, research, and activism" (Allen, 2016, p. 209). The first two authors' experiences as women have shaped their decisions around both family and work life. As educated, White women in the 21st century, we enjoy privilege and power unheard of by women experiencing different intersectionalities. We acknowledge this point and take our privilege very seriously.

Unfortunately, few studies on mixed-gender couple finance draw explicitly upon feminist theory. To begin filling this gap, we review research on four couple financial processes—earners of money, access to money, management of money, and conflict about money—through a feminist lens in order to illustrate the relevance and value of feminism to couple finance research. We also briefly review literature on the association between relational power and relationship outcomes.

**Earners of Money**

Gender matters in family finance. Finance scholars typically assess who earns the money in the family by asking questions like: Is the family a single-earner or dual-earner household?

Which earner is considered the "primary" breadwinner? An intuitive relationship exists between bringing money into a marriage and having power within that marriage, particularly financial power (Pahl, 1995; Rodman, 1972). Qualitative research has shown that female breadwinners enjoy increased control and power that comes with earning (Meisenbach, 2010). Money typically provides power, influence, freedom, and privilege—concepts that are key to feminist discourse. Wives' financial dependence on their husbands can perpetuate abuse and other aspects of unhealthy relationships (Barnett & LaViolette, 1993). Ironically, however, some research suggests that female breadwinners may be abused more often than housewives (Atkinson, Greenstein, & Lang, 2005). It may be that a wife's employment can threaten a husband's hegemonic masculinity (Nock, 1998; Smithson, Lewis, Cooper, & Dyer, 2004; see Curran, McDaniel, Pollitt, & Totenhagen, 2015, for discussion of hegemonic masculinity in romantic relationships). In any case, money appears central to the unequal balance of power in marriage.

Who earns what money is related to other gendered dynamics in families. In developed societies, more and more women are employed (Meisenbach, 2010). Although the majority (61.7%) of American women now work outside the home, 21.7% of American households still employ the traditional male breadwinner model (U.S. Census Bureau, 2011). Employed women may still feel more responsible than employed men do for tasks associated with childcare and housework (Bittman, England, Folbre, Sayer, & Matheson, 2003; Meisenbach, 2010; Roy & Mitchell, 2015). Additionally, a gender pay gap exists. Stereotypically feminine jobs garner lower wages than stereotypically masculine ones. Women who choose motherhood face a motherhood wage penalty whereas men who choose fatherhood do not typically face a fatherhood penalty (England, Bearak, Budig, & Hodges, 2016), and in some professions women's wages are still lower than men's despite the fact that they work the same jobs (Roy &

Mitchell, 2015; Smithson et al., 2004). Further, gender differences in the use of work flexibility may reinforce the gender pay gap (Smithson et al., 2004). That being said, all gender differences do not advantage men. Some research suggests that wives receive more praise than husbands do in regard to earnings. For example, absolute income is associated with husbands' gratitude to wives, but for husbands, only income relative to their wives is associated with wives' gratitude (Deutsch, Roksa, & Meeske, 2003).

These findings illustrate that gender matters in family finance. Inequality and privilege as features of earnings ought to be explicitly addressed, particularly as they relate to the social construction of roles that men and women take on in families. Explicitly addressing inequality and privilege implies that women's efforts to contribute to the family's finances may not be as fruitful as men's in current workplace climates.

**Access to Money**

Feminist theory sensitizes one to an imbalance of power within societies and teaches that this imbalance is generated by patriarchal hegemony (Komter, 1989; Tichenor, 1999). In this hierarchy, money and power are often synonymous; those with access to money tend to have more power than do those without it and these divisions are often gendered (Tichenor, 1999). Because individual relationships are imbedded in these patriarchal structures, the way couples manage finances, including who has access to money, likely reflects larger ideological views (Blumstein & Schwartz, 1983; Vogler, 1998; Vogler & Pahl, 1994).

In this vein, couple finance scholars often explore partners' access to money by examining use of joint versus separate bank accounts. Married couples are more likely than cohabiting couples are to use joint accounts (Heimdal & Houseknecht, 2003; Oropesa, Landale, & Kenkre, 2003). In more egalitarian countries such as Sweden, however, higher income and age

are associated with keeping finances separate (Heimdal & Houseknecht, 2003). Further, Heimdal and Houseknecht (2003) found that gender role ideology impacts access to money. For example, in the United States, couples in dual-income marriages were more likely to keep their money separate than were those in marriages in which only the man works, but marriages in which only the woman works did not differ from dual-income marriages in this regard. Further exploration of the reason for this trend revealed that the majority of the men in female-breadwinner relationships were still contributing income via unemployment and retirement benefits, whereas 90% of the women in male-breadwinner relationships were housewives (Heimdal & Houseknecht, 2003).

Feminist issues are at the core of access to financial resources in marriage. Although Heimdal and Houseknecht (2003) noted that perceptions of relationship stability impacted partners' access to money, they did not use a feminist lens to interpret their findings. We suggest that those with less security in their relationship may find power through independent access to finances. The least secure relationships were those most likely to keep separate bank accounts in samples in both Sweden and the United States (Heimdal & Houseknecht, 2003).

It is also interesting that joint bank accounts are more likely to occur in a male-breadwinning marriage than in a female-breadwinning or dual-income marriage (Heimdal & Houseknecht, 2003). Research shows that one spouse having greater access to resources than the other can enable marital inequality (Pahl, 1995). Thus, it seems as though, overall, men may be disadvantaged in terms of access to money. Specifically, in male-breadwinning marriages, both the husband and wife generally have access to funds. On the other hand, in female-breadwinning marriages, the husband may have less access to the wife's account. Because women have historically been the disadvantaged gender, feminism has focused primarily on disadvantages for

women. However, feminists are also concerned with any inequalities toward men (Beckman, 2014). Thus, a feminist-based discussion as to why men seem to be disadvantaged in their access to money in some situations would be valuable.

**Management of Money**

Financial management is key to the study of couple finance. Researchers often identify heterosexual couples based on whether the man or woman manages the money or if they co-manage. Although women are more likely to experience general financial inequality in the sense of financial sacrifices and personal spending money, the type of management style couples use is a great predictor of this inequality (Pahl, 1995). Research has shown that financial management by one spouse, whether by the husband or the wife, disadvantages the wife. Male-management seems to encourage male privilege in that the husband has more say in decision-making and more personal spending money. On the other hand, female-management seems to encourage greater financial sacrifice (e.g., cuts in spending on food and clothes) and less personal spending money for the wife. Part of the explanation for this phenomenon may be that women are more likely to spend money on the family than on themselves (Pahl, 1995). Either way, management by one spouse seems to disadvantage the wife (Pahl, 1995; Yodanis & Lauer, 2007). The greatest financial equality occurs when finances are held in a joint account and are co-managed. However, only approximately 20% of couples employ these methods (i.e., joint account and co-management; Pahl, 1995). Dual-income marriages are more likely to employ shared financial management techniques than single-income marriages (Yodanis & Lauer, 2007). Further, the more the wife contributes to the family's income, the more financial decision-making power she is likely to have within the marriage (Bernasek & Bajtelsmit, 2002).

The way a couple manages their finances is a good indicator of the equality in their relationship (Pahl, 1995; Yodanis & Lauer, 2007). Research suggests that husbands' control over families' finances exacerbates inequalities already produced by income gaps, putting wives in even severer positions of powerlessness (Kenney, 2006). Further, the fact that wives are disadvantaged in both male-managed and female-managed systems (Pahl, 1995) begs feminist discussions of gender inequality. Clearly, gender is central to the relationship between power and financial management in mixed-gender couples. A discussion of the finding that financial equality is most likely to occur in cases of co-managed, joint accounts (Pahl, 1995) would be fascinating using a feminist lens.

**Conflict about Money**

Financial conflict has been shown to predict marital dissatisfaction (Archuleta, Britt, Tonn, & Grable, 2011; Conger, Rueter, & Elder, 1999; Dew, 2011; Gudmunson, Beutler, Israelsen, McCoy, & Hill, 2007; Hill, Allsop, LeBaron, & Bean, 2017) and divorce (Albrecht, 1979; Amato & Rogers, 1997; Dew, Britt, & Huston, 2012). Conflict often arises from differences in financial values and attitudes (Britt, Hill, LeBaron, Lawson, & Bean, 2017; Siegel, 1990). Research has also begun to explore how power and even coercion are involved in couple financial decision-making (Su, Fern, & Ye, 2003). Dew (2008) recently called for more research dedicated to the intricacies of couples' communication about finances.

When there is conflict, power and privilege often play lead roles. Examining financial conflict processes and outcomes through a feminist lens could shed light on the specific roles power and privilege are playing in financial communication within mixed-gender marriages. Perhaps gender influences not only the values and attitudes central to financial conflict (Siegel, 1990) but also the ways in which conflicting values are given importance over each other. For

example, Latino couples experience less financial conflict due to more established gender roles which favor men for financial management (Falicov, 2001); this could suggest that although low financial conflict is usually linked with healthy couple processes and positive couple outcomes, sometimes low financial conflict might be the result of unequal money management or an imbalance of power. A feminist-based investigation into the relationship between clarity and distinctness of gender roles and financial conflict (Falicov, 2001) could give insight into the ways financial communication in marriage impacts marital satisfaction (e.g., Archuleta et al., 2011) and stability (e.g., Dew et al., 2012).

**Relational Power and Relationship Outcomes**

There are many ways to assess relationships, but two core approaches include studying relationship quality and relationship stability (Amato, Booth, Johnson, & Rogers, 2007; Busby, Holman, & Taniguchi, 2001). These are correlated but separate constructs. *Relationship quality* refers to one's personal assessment of their relationship: is it positive or is it negative (Farooqi, 2014)? Some commonly assessed aspects of relationship quality include intimacy (e.g., Conroy et al., 2016), trust, (e.g., Gottman, 2011), communication (Byrne, Carr, & Clark, 2004), satisfaction (e.g., Oyamot, Fuglestad, & Snyder, 2010), validation (Greenberg & Goldman, 2008), empathy, and teamwork (e.g., Knudson-Martin, 2013).

*Relationship stability* refers to the capacity and desire to maintain one's relationship over time (Amato et al., 2007; Busby et al., 2001). Gender becomes critical to relationship quality and stability because a woman's assessment of relationship quality is more likely to be correlated with relationship stability than a man's (Lawrence et al., 2008; Pasch & Bradbury, 1998). Greater instability is associated with lower commitment and a higher likelihood of dissolution (Arriaga, 2001).

Past research provides evidence that balanced relational power is associated with positive relationship quality (Conroy et al., 2016), whereas an imbalance of relational power tends to predict negative relationship quality (Byrne et al., 2004; Oyamot et al., 2010). For example, Conroy et al. (2016) found that shared power was positively associated with four domains of relationship quality (intimacy, trust, mutually constructive communication, and conflict). When both partners feel empowered, they are also more likely to engage in relationship practices that foster equality and security such as building trust (Gottman, 2011), validating each other (Greenberg & Goldman, 2008), and demonstrating empathy and teamwork (see Knudson-Martin, 2013, for a comprehensive review). This positive association between relational power and relationship quality can even be seen in adolescents' romantic relationships: adolescents who felt they had equal or greater relational power compared to their partner experienced more intimate relationships than those who felt they had less power than their partner did (Bay-Cheng, Maguin, & Bruns, 2018).

However, although high relational power seems to bode well for relationships, power imbalances are associated with lower relationship quality and commitment (Lennon, Stewart, & Ledermann, 2013), attachment insecurity (Oka, Brown, & Miller, 2016), and wives' greater physiological and psychological reactivity due to their lower status and power in relationships (Wanic & Kulik, 2011). This suggests that having both partners report high relational power is important, and positive relational effects may be contingent on this balance.

**Relational Power as a Mediator**

Cromwell and Olsen (1975) conceptualize *relational power* as the level of influence one has over another, and they urge scholars to assess relational power in economic terms. Wanic and Kulik (2011) build on this conceptualization by acknowledging that relational power is often

psychological and represents an individual's perception that s/he can influence relational processes and, consequently, relational outcomes. Both scholars stress that relational power is an interdependent construct, meaning that our assessments of power (both conscious and subconscious) occur in relation to another person. Based on these conceptualizations, our literature review has focused on how a mixed-gender couple's financial strategies such as earning money, access to money, money management, and conflict about money may be associated with relational power. We have also addressed how relational power has been associated with specific relationship outcomes such as features of quality and stability. With money as a core symbol of power, and with its linkage to relationship stability and relationship quality across different cultural contexts, we suggest that earning money, having access to money, money management, and conflict about money may all be connected to perceptions of relational power. It is through these perceptions of relational power that the couple's financial lives will be indirectly associated with relationship quality and relationship stability.

**The Current Study**

Combining a feminist approach with established research, we present a gender and couple finances model. We propose that relationship quality and stability are positively influenced by both partners' relational power. Because money is symbolic of power, perhaps equity in financial processes leads to empowerment. Thus, we posit that couple financial processes predict relationship outcomes through relational power. In the present study, we test this model with longitudinal (three-wave), dyadic data using actor-partner interdependence models (APIM). Longitudinal data captures change and therefore lends itself to understanding processes that develop across time much more so than cross-sectional data (where development can only be inferred). The significance of using dyadic data—both men's and women's reports—

should not be overlooked. Patriarchy questions the value or uniqueness of women's experience, particularly when male privilege or power may be at stake (Beckman, 2014; Roy & Mitchell, 2015). To address this point, we call attention to women's experiences as important sources of knowledge and catalysts for change (Beckman, 2014). It is possible that when there is only one report for relational indicators, the woman's voice may be suppressed. Dyadic data allows both partners' voices to both be fully heard.

While conducting our review, we discovered that the empirical research on relational power is limited in three important ways. First, much of the literature uses non-probability community samples. Second, it focuses on only wives' perspectives, therefore it does not assess relational power as an interdependent construct. Third, very little is known about whether or not associations between relational power and relationship quality or stability occur over time (please see LeBaron, Miller, & Yorgason, 2014, for an exception). One of the strengths of our paper is the ability to improve the literature by addressing all three of these limitations.

In connection with the gender and couple finances model, we propose the following three hypotheses. (a) Four couple financial processes will predict relationship quality and stability (Hypothesis 1). Specifically, we expect that income, joint bank accounts, and joint management will be positively associated with relationship outcomes, and conflict will be negatively associated with relationship outcomes. We hypothesize both actor and partner effects, cross-sectionally and longitudinally. (b) Relational power will mediate links between couple financial processes and relationship outcomes (Hypothesis 2). Specifically, we hypothesize that income, joint bank accounts, and joint management will be positively associated with power, and conflict will be negatively associated with power. Subsequently, we hypothesize that higher reports of power will be positively associated with relationship outcomes. We hypothesize both actor and

partner effects, cross-sectionally and longitudinally. (c) Based on gender differences in ways that finances are linked with power and relationship outcomes in the established literature, we expect to find gender differences in our study (Hypothesis 3). Prior literature might suggest stronger associations among key variables in our study for women than for men, including involvement of partner effects. Alternatively, from a feminist perspective, men in disadvantaged positions may have similar experiences to women in such circumstances. Thus, although we expect gender differences, our hypothesis is not directional.

## Method

### Participants

The sample for our study was selected from Waves 1–4 of the Flourishing Families Project (FFP). The FFP is a 10-wave longitudinal study of U.S. family life involving families with a child between the ages of 10 and 14 at Wave 1. Our study consisted of 500 (163 single-parent and 337 mixed-gender, two-parent) families at Wave 1, with a 94% retention rate at Wave 4 ($n$ = 469, 149 single-parent and 320 two-parent families). Only couples who reported being married ($n$ = 323 couples) or cohabiting ($n$ = 4 couples) were included; thus, the final sample for our paper included 327 couples ($n$ = 654 individuals).

The majority of the sample was White (Women: 270, 83%; Men: 286, 87%). Based on women's reports at Wave 2, almost two-thirds (207, 63%) of couples had been together between 11 and 20 years ($M$ = 18.31, $SD$ = 4.81). The average age of women was 44.41 ($SD$ = .32, range = 29–60) and the average age of men was 46.25 ($SD$ = .34, range = 28–63). The sample had above-average income, with men's income being higher, on average, than women's income. For women, 96 (29%) reported an annual income of less than $20,000, 70 (21%) reported between $20,000 and $39,999, 57 (17%) reported between $40,000 and $59,999, 45 (14%) reported

between $60,000 and $99,999, and 33 (10%) reported $100,000 or more. For men, 11 (3%) reported an annual income of less than $20,000, 23 (7%) reported between $20,000 and $39,999, 50 (15%) reported between $40,000 and $59,999, 119 (36%) reported between $60,000 and $99,999, and 99 (30%) reported $100,000 or more. In terms of highest education level completed, 19 (6%) women reported less than high school or high school, 69 (21%) reported some college, 146 (45%) reported Associate's or Bachelor's, and 93 (28%) reported Master's or Advanced degrees. For men, 21 (6%) reported less than high school or high school, 64 (20%) reported some college, 139 (43%) reported Associate's or Bachelor's, and 101 (31%) reported Master's or Advanced degrees.

**Procedure**

Participant families for the FFP were selected from a large U.S. northwestern city. Although data collection involved both video-recorded interviews and questionnaires, we used only the questionnaire data in the current study. For Wave 1, data collection occurred during the first 8 months of 2007. Subsequent waves were collected at yearly intervals (Wave 2 = 2008, Wave 3 = 2009, Wave 4 = 2010). Families were primarily recruited using a purchased national telephone survey database (Polk Directories/InfoUSA). This database claimed to have detailed information of about 82 million households across the United States. Families identified using the Polk Directory were randomly selected from targeted census tracts that mirrored the socio-economic and racial stratification of local school districts. At Wave 1, all families with a child between the ages of 10 and 14 living within target census tracts were deemed eligible to participate in the FFP. Of the 692 eligible families contacted, 423 agreed to participate, resulting in a 61% response rate. An additional 77 families (15%) were recruited using other means (e.g.,

referrals, fliers) in order to more closely mirror the demographics of the local area and increase the socio-economic and ethnic diversity of the sample.

**Measures**

Our study employed items and scales from the FFP to measure financial processes, relational power, and relationship outcomes. Control variables included relationship length (reported in years) and race (White = 0; Other = 1). Age was not included as a control variable due to its collinearity with relationship length. Both women's and men's reports were utilized for all measures, with the exception of relationship length (only women's report). All variables were measured at Wave 2, with the exception of race (which was measured at Wave 1). Additionally, in order to test longitudinal mediation, relational power and relationship outcomes were measured at Wave 3, and relationship outcomes were also measured at Wave 4.

**Couple financial processes.** To measure *earners of money*, respondents were asked, "What is your present annual income (not including your partner's wages)?" Response categories ranged from 1 (under $10,000 per year) to 12 ($200,000 or more per year), with higher values representing higher income. The item, "Do you and your partner have separate household checking accounts?," was used to measure *access to money*. Originally, participants responded yes (1) or no (2), but the item was recoded so that separate accounts = 0, joint accounts = 1. To measure *management of money*, respondents were asked: "How often do you and your spouse work household financial challenges as a team?" Participants responded on a 4-point Likert scale ranging from 1 (*seldom—less than one time per month*) to 4 (*constantly—usually every day*), with higher scores indicating more joint management. *Conflict about money* was measured using the following item: "How often are financial matters a problem in your relationship?"

Participants responded on a 5-point Likert scale ranging from 1 (*never*) to 5 (*very often*), with higher scores indicating more conflict.

**Relational power.** The Couple Power scale (Wave 2: $\alpha_{women}$ = .92, $\alpha_{men}$ = .92; Wave 3: $\alpha_{women}$ =.92, $\alpha_{men}$ =.93) was used to measure relational power. The scale included 15 items such as "My partner tends to discount my opinion" (reverse coded) and "I feel like I have no choice but to do what my partner wants" (reserve coded). All items were measured on a 5-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*), and 13 items were reverse coded so that higher scores indicated higher power. The scale was adapted from Ball, Cowan, and Cowan (1995); Crosbie-Burnett and Giles-Sims (1999); Lindahl, Malik, Kaczynski, and Simons (2004); and Sagrestano, Christopher, and Christensen (1999). The full list of items can be found in Table 1s (available in the online supplement).

**Relationship quality.** The Couple Relationship Quality scale (Wave 2: $\alpha_{women}$ = .98, $\alpha_{men}$ = .97; Wave 3: $\alpha_{women}$ = .98, $\alpha_{men}$ = .97; Wave 4: $\alpha_{women}$ = .97, $\alpha_{men}$ = .97) was used to measure relationship quality. The scale included five items: "We have a good relationship," "My relationship with my partner is very stable," "Our relationship is strong," "My relationship with my partner makes me happy," and "I really feel like part of a team with my partner." All items were measured on a 6-point Likert scale ranging from 1 (*very strongly disagree*) to 6 (*very strongly agree*), with higher scores indicating greater quality (Norton, 1983).

**Relationship stability.** The Couple Instability scale (Wave 2: $\alpha_{women}$ = .76, $\alpha_{men}$ = .76; Wave 3: $\alpha_{women}$ = .69, $\alpha_{men}$ = .67; Wave 4: $\alpha_{women}$ = .73, $\alpha_{men}$ = .67) was used to measure relationship stability. The scale included three items: "How often have you thought your relationship (or marriage) might be in trouble?," "How often have you and your partner discussed ending your relationship (or marriage)?," and "How often have you broken up or

separated and then gotten back together?" All items were measured on a 5-point Likert scale ranging from 1 (*never*) to 5 (*very often*), and all items were reverse coded so that higher scores indicated greater stability (Busby et al., 2001).

### Data Analysis Plan

As preliminary analyses, descriptive statistics and bivariate correlations of all study variables were estimated. In order to test the hypotheses, analyses were conducted in a three-step process. First, measurement models in SEM were created to examine factor loadings and model fit of latent constructs. Then, both non-mediation and mediation cross-sectional structural equation models (SEM) were estimated to test direct and indirect effects at Wave 2. SEM modes were estimated using Mplus Version 7 software to test mediation with latent constructs. Finally, both non-mediation and mediation longitudinal SEMs (testing mediation for women and for men) were estimated to test direct and indirect effects over time. For all models, missing data (between 5% and 15% for all variables) were handled using the full information maximum likelihood (FIML) method, comparable to multiple imputation (Newman, 2003). FIML allows missing data on model outcomes but does not include cases missing on model predictors.

## Results

### Descriptive Results

Descriptive statistics were estimated across gender and can be found in Table 1. For detailed information on earners of money, see the income description in the Method section. In terms of access to money, 81% of women and 79% of men reported having joint bank accounts. In regard to management of money, the mean response tended toward higher levels of joint management. Mean responses for conflict about money tended toward somewhat frequent

conflict. Reports of relational power and relationship quality and stability tended toward higher levels of power, quality, and stability.

**Bivariate Correlations**

Pearson correlation coefficients were estimated to gauge bivariate relationships between variables. (See Table 2 for select correlations; a comprehensive table of correlations can be found in Table 2s in the online supplement.) Relationship quality, stability, and power were significantly, positively related with each other, both between women's and men's reports and across time. Additionally, all financial processes except women's income were significantly associated with relationship quality and stability, with income, access, and management having positive associations and conflict having negative associations. Access and management were positively related to relational power, whereas conflict was negatively related to relational power.

**Measurement Models**

First, two measurement models were estimated, with relationship quality and stability as latent constructs in separate models. In both models, latent variables were included for both women and men at Waves 2, 3, and 4. As reported in Table 3s (available in the online supplement), all factor loadings were above .40. Acceptable model fit (Little, 2013) was achieved with a CFI > .90 and a RMSEA < .08. Model fit for the relationship quality model suggested that the model fit the data well: $\chi^2(705) = 1103.72$, $p < .001$, CFI = .98, RMSEA = .04. Model fit for the relationship stability model was less ideal, although still acceptable: $\chi^2(273) = 827.924$, $p < .001$, CFI = .92, RMSEA = .08.

**Structural Models**

Due to a relatively small sample size compared to the number of parameters estimated in the model, relational power was measured using latent factor scores, and relationship quality and stability were examined separately in all models. A total of eight structural models were estimated (one each for relationship outcome): two cross-sectional non-mediation models, two cross-sectional mediation models, two longitudinal non-mediation models, and two longitudinal mediation models. All models were constructed as APIMs. We first tested Hypothesis 1 (non-mediation effects), after which we tested Hypothesis 2 (mediation effects). Hypothesis 3 (gender differences) was tested throughout.

**Hypothesis 1: Non-mediation models.** First, cross-sectional and longitudinal non-mediation models were estimated and direct effects were explored. In the cross-sectional models, regression paths were estimated with income, bank account, financial teamwork, and financial conflict predicting relationship quality and stability. Race and relationship length were controlled in all models. All variables were measured at Wave 2, with the exception of race (which was measured at Wave 1). All independent variables and controls were correlated with each other. Male and female latent outcome variables were also correlated with each other, as were the male and female indicators, to account for non-independence.

In the longitudinal models, the financial processes were examined at Wave 2, and the relationship outcomes were examined at Wave 4. We controlled for relationship quality and stability at Wave 3. Regression paths were estimated from the four financial processes and the controls (including the outcome variables at Wave 3) to relationship quality and stability (Wave 4).

***Relationship quality: Cross-sectional model.*** For the (non-mediation) cross-sectional model predicting relationship quality, model fit statistics suggested that the model fit the data

well (Little, 2013): $\chi^2(117) = 198.41$, $p < .001$, CFI = .98, RMSEA = .05. The model predicted 16% of the variance in relationship quality for women and 26% for men. In terms of effects, men's report of management was positively associated with female quality, and women's report of conflict was negatively associated with female quality. Male income, female access, female management, and male management were positively associated with male quality, and male conflict was negatively associated with male quality. All direct effects for the relationship quality structural models can be seen in Table 3a.

***Relationship stability: Cross-sectional model.*** For the (non-mediation) cross-sectional model predicting relationship stability, model fit statistics suggested that the model fit the data well (Little, 2013): $\chi^2(49) = 93.84$, $p < .001$, CFI = .96, RMSEA = .05. The model predicted 24% of the variance in relationship stability for women and 28% for men. In terms of effects, female management and male management were positively associated with female stability, and female conflict was negatively associated with female stability. Female access and male management were positively associated with male stability, and male conflict was negatively associated with male stability. All direct effects for the relationship stability structural models can be seen in Table 4a.

***Relationship quality—longitudinal model.*** For the (non-mediation) longitudinal model predicting relationship quality, model fit statistics suggested that the model fit was acceptable (Little, 2013): $\chi^2$ (334) = 535.48, $p < .001$, CFI = .98, RMSEA = .04. The model predicted 45% of the variance in relationship quality for women and 52% for men. In terms of effects, male quality at Wave 3 positively predicted female quality at Wave 4. Female management as well as female quality at Wave 3 positively predicted male quality at Wave 4. All direct effects for the relationship quality structural models can be seen in Table 3c.

***Relationship stability—longitudinal model.*** For the (non-mediation) longitudinal model predicting relationship stability, model fit statistics suggested that the model fit was acceptable (Little, 2013): $\chi^2$ (124) = 389.32, $p < .001$, CFI = .90, RMSEA = .08. The model predicted 78% of the variance in relationship stability for women and 79% for men. In terms of effects, female management and female stability at Wave 3 positively predicted male stability at Wave 4, and male conflict negatively predicted it. All direct effects for the relationship stability structural models can be seen in Table 4c.

**Hypothesis 2: Mediation models.** Next, cross-sectional and longitudinal mediation models were estimated and both direct and indirect effects were explored. All independent variables and controls predicted male and female reports of relational power, which subsequently predicted the dependent variables (see Figure 1). Thus, the models examined relational power as a mediator between couple financial processes and relationship outcomes. Both direct and indirect paths were estimated. To estimate appropriate standard errors of indirect effects, 5,000 bootstraps were drawn.

In the longitudinal mediation models, the financial processes were examined at Wave 2, relational power was examined at Wave 3, and the relationship outcomes were examined at Wave 4. We controlled for power at Wave 2 and relationship quality and stability at Wave 3. Regression paths were estimated from the four financial processes and the controls (including the outcome variables at Wave 3) to relationship quality and stability (Wave 4). As described by Jose (2016, p. 336), "including these covariates ensures that the IV [independent variable] predicts change in the mediator, and the mediator predicts change in the outcome." All independent variables and controls (including power at Wave 2) predicted male and female reports of relational power (Wave 3), which subsequently predicted the dependent variables. This

method allowed us to test whether the influence of financial processes on relationship outcomes over time was significantly mediated by relational power (Jose, 2016). Specifically, mediation could be concluded if positive financial processes predicted an increase in relational power, which, in turn, predicted an increase in relationship quality and stability (Jose, 2016).

***Relationship quality: Cross-sectional model.*** For the (mediation) cross-sectional model predicting relationship quality, model fit statistics suggested that the model fit the data well (Little, 2013): $\chi^2(134) = 241.23$, $p < .001$, CFI = .98, RMSEA = .05. The model predicted 38% of the variance in relationship quality for women and 42% for men as well as 24% of the variance in relational power for women and 27% for men. As seen in Figure 1 and Table 3b, female access (Figure 1, pathway 1a), female management (pathway 1b), and male management (pathway 1b) were positively associated with female power, and female conflict (pathway 1c) was negatively associated with female power. Female management (pathway 1b) and male management (pathway 1b) were positively related to male power, and male conflict (pathway 1c) was negatively related to male power. Male income (pathway 1d), female power (pathway 1e), and male power (pathway 1e) were positively related to female quality. Male income (pathway 1d), female management (pathway 1f), female power (pathway 1e), and male power (pathway 1e) were positively associated with male quality.

In terms of indirect effects, female access, female management, male management, and female conflict had significant indirect associations with female quality through female power. Female management and female conflict had indirect associations with male quality through female power. Female management, male management, and male conflict had indirect links to female quality through male power. Female management, male management, and male conflict had indirect links to male quality through male power. Together, the direct effects and indirect

effects from the cross-sectional relationship quality models suggest both actor- and partner-associations in relational power as a mediator between financial processes (particularly access, management, and conflict) and relationship quality at the same time point.

***Relationship stability: Cross-sectional model.*** For the (mediation) cross-sectional model predicting relationship stability, model fit statistics suggested that the model fit the data well (Little, 2013): $\chi^2(58) = 175.48$, $p < .001$, CFI = .92, RMSEA = .08). The model predicted 47% of the variance for women and 46% for men as well as 24% of the variance in relational power for women and 27% for men. As seen in Figure 2 and Table 4b, female access (Figure 2, pathway 2a), female management (pathway 2b), and male management (pathway 2b) were positively associated with female power, and female conflict (pathway 2c) was negatively associated with female power. Female management (pathway 2b) and male management (pathway 2b) were positively related to male power, and male conflict (pathway 2c) was negatively related to male power. Male income (pathway 2d), female power (pathway 2e), and male power (pathway 2e) were positively related to female stability, and female conflict (pathway 2f) was negatively related to female stability. Female power (pathway 2e) and male power (pathway 2e) were positively associated with male stability.

In terms of indirect effects, female access, female management, male management, and female conflict had significant indirect associations with female stability through female power. Female management, male management, and female conflict were indirectly related to male stability through female power. Male management had an indirect link with female stability through male power. Male management and male conflict had indirect links with male stability through male power. Together, the direct effects and indirect effects from the cross-sectional relationship stability models suggest both actor- and partner-associations in relational power as a

mediator between financial processes (particularly access, management, and conflict) and relationship stability at the same time point.

***Relationship quality: Longitudinal model.*** For the (mediation) longitudinal model predicting relationship quality, model fit statistics suggested that the model fit was acceptable (Little, 2013): $\chi^2$ (403) = 636.74, $p < .001$, CFI = .98, RMSEA = .04. The model predicted 47% of the variance in relationship quality for women and 52% for men as well as 61% of the variance in relational power for women and 56% for men. As seen in Table 3d, male access at Wave 2 positively predicted male power at Wave 3, and female access negatively predicted it. Female and male power at Wave 3 positively predicted female quality at Wave 4. Female management, male power at Wave 3, and female quality at Wave 3 positively predicted male quality at Wave 4. There were no significant indirect associations between predictors and female or male quality longitudinally through relational power.

***Relationship stability: Longitudinal model.*** For the (mediation) longitudinal model predicting relationship stability, model fit statistics suggested that the model fit was acceptable (Little, 2013): $\chi^2$ (161) = 499.59, $p < .001$, CFI = .90, RMSEA = .08. The model predicted 78% of the variance for women and 77% for men as well as 61% of the variance in relational power for women and 56% for men. As seen in Table 4d, male access positively predicted male power at Wave 3, and female access negatively predicted it. There were no significant direct effects on female or male stability at Wave 4. There were also no significant indirect effects on female or male stability longitudinally.

Together, the direct effects and lack of indirect effects from the longitudinal models suggest that although the associations between financial processes, relational power, and relationship outcomes are not necessarily longitudinal, these constructs do seem to be

connected—especially at the same time point. There is some evidence that power may be part of the concurrent explanation for the connection between financial processes and relationship outcomes.

## Discussion

Feminism is rarely used as a theoretical framework for couple finance research. The present study is one of the first explicit uses of feminism in couple finance research and one of the first to explore the relational impact of various financial processes together in the same model. Using actor-partner interdependence models (APIM) in a relatively large sample of longitudinal, dyadic data, we explored relational power as a potential mediator between four couple financial processes (earners of money, access to money, management of money, and conflict about money) and two relationship outcomes (relationship quality and relationship stability). Overall, our results demonstrate that feminism can be a productive theoretical framework through which to study couple finance. We found that although power may not play a mediating role, it appears to be connected to couple financial processes and relationship outcomes concurrently. Specifically, we tested three hypotheses informed by a feminist framework: Hypothesis 1: Couple financial processes will predict relationship quality and stability; Hypothesis 2: Relational power will mediate links between couple financial processes and relationship outcomes.; and Hypothesis 3: There will be gender differences.

Hypothesis 1 was partially confirmed. In the cross-sectional non-mediation models, men's report of management was positively associated with female quality, and women's report of conflict was negatively associated with female quality. Male income, female access, female management, and male management were positively associated with male quality, and male conflict was negatively associated with male quality. Female management and male management

were positively associated with female stability, and female conflict was negatively associated with female stability. Female access and male management were positively associated with male stability, and male conflict was negatively associated with male stability. Longitudinally, female management at Wave 3 positively predicted male quality a year later at Wave 4. Additionally, female management at Wave 3 positively predicted male stability at Wave 4, and male conflict at Wave 3 negatively predicted it. Thus, several actor- and partner-associations in financial processes predicting relationship outcomes were found cross-sectionally. Further, joint management and low conflict continued to be significant, even longitudinally.

Hypothesis 2 was also partially confirmed. Together, the direct effects and indirect effects from all four cross-sectional models suggested both actor- and partner-associations in relational power as mediators between financial processes and relationship outcomes concurrently. For relationship quality, the path from income did not appear to be mediated, but those paths from access and conflict appeared to be fully mediated, and the effect from management appeared to be partially mediated. For relationship stability, the effects of management and conflict were partially mediated and that of access was fully mediated. Longitudinally, there were no significant indirect effects between predictors and female or male outcomes through relational power. Thus, relational power does seem to play a mediating role in the concurrent associations between couple financial processes and relationship outcomes. However, the role of power operating between finances and relationship outcomes does not seem to play out over time. Our lack of longitudinal mediation findings may be in part due to the relative stability of the outcome variables across time, especially in this sample where the average participant has been married nearly two decades and is thus less likely to have a low-quality or low-stability marriage. Indeed, bivariate correlations (stability coefficients) between

waves of the outcome variables (same gender, same construct) were all between .61 and .82. In a sample of less stable, time-tested couples, perhaps power would mediate longitudinally.

Hypothesis 3 was also partially confirmed. For earners of money, male income predicted his own and his partner's outcomes. We were surprised that female income did not predict female power (Meisenbach, 2010; Pahl, 1995; Rodman, 1972), nor did male income predict male power. However, male income was associated with both actor- and partner-relationship outcomes. This finding seems to be evidence for a continued cultural emphasis on men's income and the importance of the male breadwinner role, despite the majority of U.S. women working outside the home (U.S. Census Bureau, 2011). For access to money, the female report predicted her own and her partner's power and outcomes. For management of money, we found many actor- and partner-associations cross-sectionally; further, the female report continued to predict her partner's outcomes longitudinally. It is interesting that women's reports of access and management were linked to relational consequences whereas men's were not. This seems to be evidence for the importance of hearing about women's experiences from their own mouths (Beckman, 2014). It is also interesting that men's reports and women's reports of whether or not they had separate bank accounts was not a perfect correlation; in fact, the correlation was only .79. It seems that some couples may not be on the same page financially, and it may be women's perceptions of access to money that have relational consequences. For conflict about money, we found only actor effects and no obvious gender differences.

**Limitations**

The sample consisted mainly of middle- to upper-class U.S. couples in stable marriages, and the results may be different for other samples of couples (particularly cohabiting couples). Additionally, all participating couples had a child between the ages of 10 and 14 at Wave 1, and

the results may be different for couples without children or with children of different ages. Perhaps relational power would be more predictive longitudinally with greater variations over time in relationship quality and stability. Additionally, we used single-item measures for exogenous variables. This may have impeded our ability to capture nuance, particularly in regard to management of money. Finally, relationship quality and relationship stability were estimated in separate models.

**Future Research Directions**

Despite its limitations, our study has implications for future research. Feminism is a valuable framework for mixed-gender couple finance research, and power is an important factor in how financial processes connect with relationship outcomes. The findings can be tied to Allen and Jaramillo-Sierra's (2015) elements of feminism. For example, our findings indicate that gender does matter in mixed-gender couples, and spouses' experiences of power differ. Our findings also support the notion that gender inequality (or low relational power) is damaging, including for relationship outcomes. Finally, efforts should indeed be made to eradicate gender inequality, and one way to do so may be to facilitate and encourage equity in financial processes between mixed-gender spouses.

There is a need to use dyadic data and explore actor- and partner-effects in couple finance research so that both women's and men's voices and experiences can be heard, partly because their reports have sometimes differing relational impact. Further, intersectionality is an important component of feminism. We found that both men's race and women's race were significantly associated with female power cross-sectionally (in both the relationship stability and relationship quality models), as well as with female relationship quality longitudinally (in the relationship quality model). Specifically, the results suggested that the husband being White and the wife

being a Woman of Color may predict greater female relational power and greater female relationship quality. Although we primarily explored gender, other social categorizations such as race/ethnicity or SES (as well as the interactions between social categorizations) may have implications for couple financial processes and relational outcomes. Future research should explore these phenomena.

Although there is much to be explored on gender and power as key features of couple finance, here are a few questions for future research to address: Does women's income have significant relational impacts for younger generations (who may have more egalitarian cultural norms)? Are these findings different for couples who have not been together as long (i.e., was there a selection effect in our study)? Are these findings different for lower SES couples? What role does relational power play for same-sex couples? What does the discrepancy between partner reports of access, management, and conflict mean about a couple's relationship? Does relational power predict couple financial processes?

**Practice Implications**

In addition to researchers, our study has implications for many other audiences. The findings suggest that clinicians (e.g., marriage and family therapists, financial therapists, social workers) may want to encourage their clients to use joint bank accounts and manage their money jointly. Clinicians should also be aware of the potentially detrimental effects of financial conflict. Clinicians may want to assess relational power as an important predictor of relationship quality and stability, as well as help couples with an imbalance of power become more egalitarian in their financial processes. Educators, such as those teaching pre-marital or marital workshops, can use these findings to educate couples on healthy, equitable financial processes.

**Conclusion**

Treas (1993, p. 727) said that "family financial practices exist in a context of cultural values and societal ideologies." Gender is a key aspect of these values and ideologies. Thus, gender is inseparably tied to mixed-sex couples' financial processes, particularly through power (Dew, 2016). It makes sense that who earns the money, has access to the money, and manages the money, as well as how a couple handles financial conflict, are central concerns not only financially but also relationally. Yet few studies have used a feminist framework to explore these issues. Our study takes a step in that direction, and we hope that explicit discussions of feminist assumptions and implications will be more frequently incorporated in future couple finance research. As this occurs, issues related to gender in the context of couple finance will become more clear, as will pathways for change.

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Table 1

*Descriptive Statistics for the Sample*

| | Women | | | Men | | |
|---|---|---|---|---|---|---|
| Variables | *M* or *n* | *SD* or % | Range | *M* or *n* | *SD* or % | Range |
| Earners of money | 3.56* | 2.30 | 1 – 12 | 5.92* | 2.39 | 1 – 12 |
| Access to money | .81 | .39 | 0 – 1 | .79 | .41 | 0 – 1 |
| Management of money | 2.54 | .93 | 1 – 4 | 2.56 | .97 | 1 – 4 |
| Conflict about money | 2.85 | 1.04 | 1 – 5 | 2.80 | 1.00 | 1 – 5 |
| Relational power (W2) | 3.96* | .67 | 1.67 – 5 (1 – 5) | 3.70* | .69 | 1.60 – 5 (1 – 5) |
| Relational power (W3) | 4.10* | .64 | 2 – 5 (1 – 5) | 3.79* | .69 | 1.60 – 5 (1 – 5) |
| Relationship quality (W2) | 4.84 | 1.09 | 1 – 6 | 4.94 | .97 | 1 – 6 |
| Relationship quality (W3) | 4.93 | 1.13 | 1 – 6 | 4.96 | 1.00 | 1 – 6 |
| Relationship quality (W4) | 4.80 | 1.08 | 1 – 6 | 4.91 | 1.01 | 1 – 6 |
| Relationship stability (W2) | 4.34* | .63 | 1.33 – 5 (1 – 5) | 4.42* | .60 | 1 – 5 |
| Relationship stability (W3) | 4.41 | .55 | 1.33 – 5 (1 – 5) | 4.44 | .52 | 1.67 – 5 (1 – 5) |
| Relationship stability (W4) | 4.31* | .61 | 1 – 5 | 4.40* | .52 | 2 – 5 (1 – 5) |
| Race (Other) | 57 | 17% | 0 – 1 | 40 | 12% | 0 – 1 |
| Relationship length (years) | 18.31 | 4.81 | 1 – 38 | -- | -- | -- |

*Note.* Range values reflect the empirical range, and if this differs from the theoretical range, the theoretical range is given immediately below in parentheses. Paired *t*-tests were conducted for the variables of interest, comparing means between women and men.

*$p < .05$.

Table 2

*Select Preliminary Correlations Among Variables*

| | Correlations | | | | | | |
|---|---|---|---|---|---|---|---|
| Variables | 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1. Earners | -- | .14* | .00 | -.27*** | .11 | .19** | .19** |
| 2. Access | .02 | -- | .13* | -.13* | .18** | .16** | .23*** |
| 3. Management | -.02 | .05 | -- | -.11 | .33*** | .35*** | .23*** |
| 4. Conflict | -.03 | -.13* | -.20*** | -- | -.41*** | -.37*** | -.40*** |
| 5. Power | -.04 | .15* | .25*** | -.43*** | -- | .66*** | .59*** |
| 6. Quality | .01 | .09 | .18** | -.30*** | .62*** | -- | .66*** |
| 7. Stability | -.05 | .20*** | .23*** | -.37*** | .59*** | .69*** | -- |

*Note.* Women's reports are shown below the diagonal; men's reports, above the diagonal. Relational power was averaged across Waves 2 and 3, whereas relationship quality and relationship stability were averaged across Waves 2, 3, and 4. A comprehensive table of bivariate correlations can be found in the online supplement (see Table 2s).

*$p < .05$. **$p < .01$. ***$p < .001$.

Table 3

*Standardized Direct Effects for Relationship Quality Structural Models*

| | Cross-sectional Models | | | | | | Longitudinal Models | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | (a) Non-mediation Model | | (b) Mediation Model | | | | (c) Non-mediation Model | | (d) Mediation Model | | | |
| | Female Quality Wave 2 | Male *Quality* Wave 2 | Female Power Wave 2 | Male Power Wave 2 | Female Quality Wave 2 | Male Quality Wave 2 | Female Quality Wave 4 | Male Quality Wave 4 | Female Power Wave 3 | Male Power Wave 3 | Female Quality Wave 4 | Male Quality Wave 4 |
| Female Earners | -.01 | .03 | -.06 | .06 | -.00 | .01 | -.04 | -.07 | .02 | .01 | -.04 | -.07 |
| Male Earners | .10 | .13* | .01 | .01 | .10* | .13* | -.03 | -.04 | -.02 | -.05 | .01 | -.02 |
| Female Access | .04 | .17* | .17* | .05 | -.05 | .12 | -.01 | .02 | -.02 | -.14* | .01 | .05 |
| Male Access | .01 | -.04 | -.05 | .01 | .03 | -.04 | .01 | .00 | -.01 | .14* | -.03 | -.04 |
| Female Management | .09 | .18** | .15** | .11* | -.10 | .11* | .05 | .13** | -.00 | .02 | .04 | .12* |
| Male Management | .22*** | .25*** | .12* | .32*** | .06 | .09 | .08 | .07 | .00 | -.06 | .07 | .06 |
| Female Conflict | -.18* | -.03 | -.28*** | -.02 | -.05 | .03 | -.01 | -.02 | -.10 | -.05 | .03 | .00 |
| Male Conflict | -.05 | -.20** | -.09 | -.30*** | .09 | -.05 | .01 | -.08 | .02 | -.06 | .05 | -.05 |
| Female Power Wave 2 | -- | -- | -- | -- | .45*** | .18** | -- | -- | .68*** | .03 | -- | -- |
| Male Power Wave 2 | -- | -- | -- | -- | .30*** | .44*** | -- | -- | .09 | .73*** | -- | -- |
| Female Power Wave 3 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | .17** | .06 |
| Male Power Wave 3 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | .17** | .17* |
| Female Quality Wave 3 | -- | -- | -- | -- | -- | -- | .49*** | .18*** | -- | -- | .41*** | .14* |
| Male Quality Wave 3 | -- | -- | -- | -- | -- | -- | .24*** | .53*** | -- | -- | .13 | .44*** |
| Female Race | .09 | .03 | .09* | -.03 | .06 | .03 | .09 | .05 | -.07 | -.06 | .12** | .07 |
| Male Race | -.09 | .16 | -.13** | -.07 | -.01 | .07 | -.13* | -.04 | .02 | -.02 | -.11* | -.02 |
| Relationship length | -.06 | -.06 | -.12* | -.07 | .02 | -.02 | -.02 | -.01 | -.01 | .02 | -.01 | -.01 |

*Note.* The left-hand column represents exogenous variables; the top row of variable names, endogenous variables. Wave 2 = 2008, Wave 3 = 2009. Wave 4 = 2010.

*$p < .05$. **$p < .01$. ***$p < .001$.

Table 4

*Standardized Direct Effects for Relationship Stability Structural Models*

| | Cross-sectional Models | | | | | | Longitudinal Models | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | (a) Non-mediation Model | | (b) Mediation Model | | | | (c) Non-mediation Model | | (d) Mediation Model | | | |
| | Female Stability Wave 2 | Male Stability Wave 2 | Female Power Wave 2 | Male Power Wave 2 | Female Stability Wave 2 | Male Stability Wave 2 | Female Stability Wave 4 | Male Stability Wave 4 | Female Power Wave 3 | Male Power Wave 3 | Female Stability Wave 4 | Male Stability Wave 4 |
| Female Earners | -.05 | .01 | -.06 | .06 | -.02 | .01 | -.07 | -.05 | .02 | .01 | -.08 | -.055 |
| Male Earners | .11 | .09 | .00 | .01 | .13* | .10 | .05 | .04 | -.02 | -.05 | .05 | .05 |
| Female Access | .14 | .20* | .17* | .05 | .04 | .10 | .03 | -.05 | -.02 | -.14* | .04 | -.05 |
| Male Access | -.02 | .01 | -.05 | .01 | -.00 | .03 | -.02 | .08 | -.01 | .14* | -.01 | .08 |
| Female Management | .13* | .10 | .15** | .11* | .08 | .06 | -.01 | .10* | -.00 | .02 | .01 | .10 |
| Male Management | .14* | .17** | .12* | .32*** | .06 | .07 | .01 | -.00 | .01 | -.06 | .00 | -.02 |
| Female Conflict | -.28*** | -.07 | -.28*** | -.02 | -.19* | .01 | -.05 | .11 | -.10 | -.05 | -.05 | .13 |
| Male Conflict | -.04 | -.27*** | -.09 | -.30*** | .08 | -.15 | .07 | -.15* | .02 | -.06 | .10 | -.16 |
| Female Power Wave 2 | -- | -- | -- | -- | .47*** | .31*** | -- | -- | .68*** | .03 | -- | -- |
| Male Power Wave 2 | -- | -- | -- | -- | .17* | .31** | -- | -- | .09 | .73*** | -- | -- |
| Female Power Wave 3 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | .08 | .04 |
| Male Power Wave 3 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -.08 | .05 |
| Female Stability Wave 3 | -- | -- | -- | -- | -- | -- | .71*** | .30* | -- | -- | .55 | .33 |
| Male Stability Wave 3 | -- | -- | -- | -- | -- | -- | .18 | .57*** | -- | -- | .36 | .49 |
| Female Race | -.02 | -.03 | .09* | -.03 | -.03 | -.03 | -.05 | -.03 | -.07 | -.06 | -.02 | -.03 |
| Male Race | -.04 | -.01 | -.13** | -.07 | .00 | .03 | -.02 | -.02 | .02 | -.02 | -.03 | -.00 |
| Relationship length | -.01 | .03 | -.13* | -.07 | .05 | .08 | .01 | -.00 | -.01 | .02 | .06 | -.00 |

*Note.* The left hand column represents exogenous variables; the top row of variable names, endogenous variables. Wave 2 = 2008, Wave 3 = 2009, and Wave 4 = 2010.

*$p < .05$. **$p < .01$. ***$p < .001$.

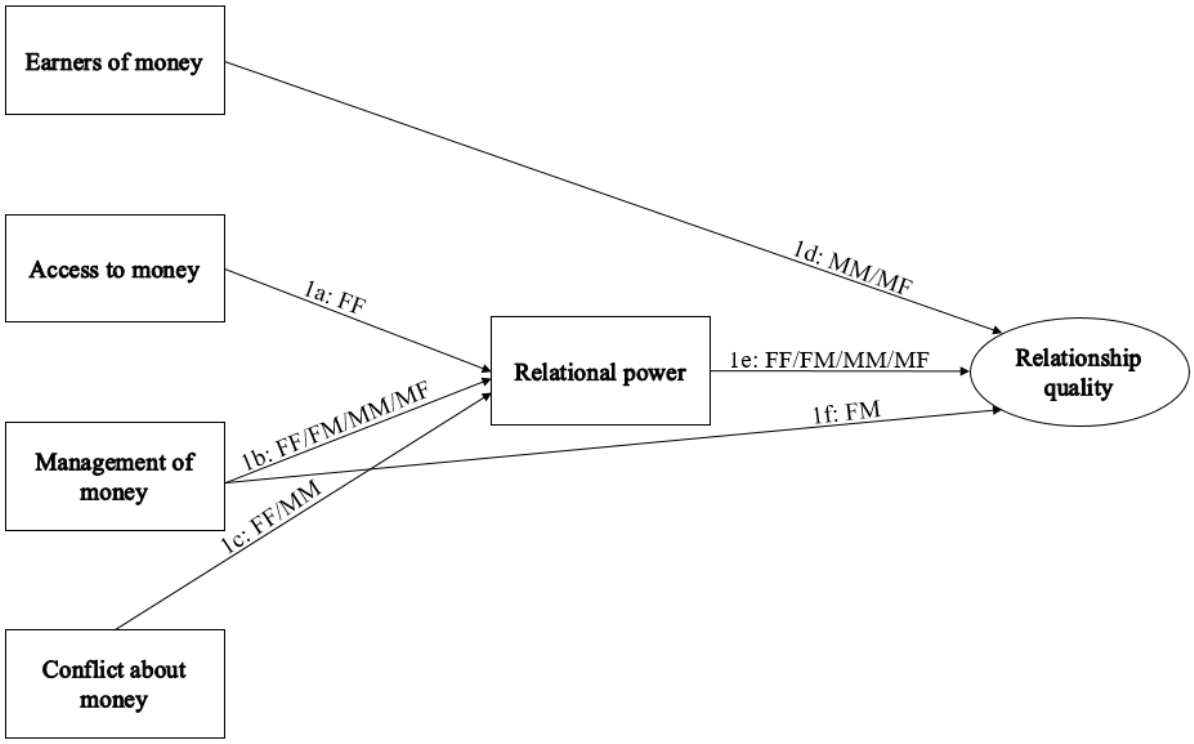


*Figure 1.* Significant standardized direct effects of the cross-sectional mediation model predicting relationship quality. Control variables (race and relationship length), correlations, latent indicators, and non-significant paths are not shown for parsimony. All variables depicted represent both women's and men's variables. Represented paths are significant at $p < .05$. FF indicates a female independent variable (IV) to female dependent variable (DV) significant path, FM indicates a female IV to male DV significant path, MM indicates a male IV to male DV significant path, and MF indicates a male IV to female DV significant path. The paths are labeled (e.g., 1a) and correspond with pathways described in the Results section. See Table 3 for a complete list of direct effects.

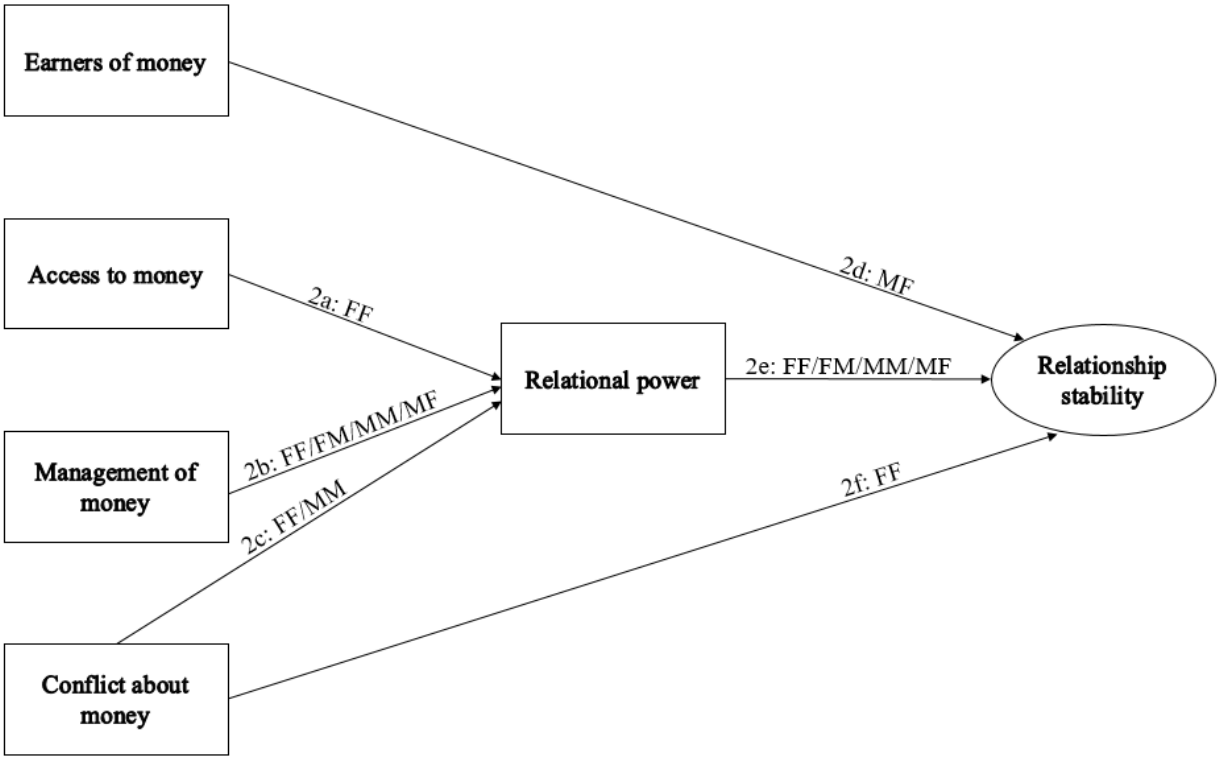


*Figure 2.* Significant standardized direct effects of the cross-sectional mediation model predicting relationship stability. Control variables (race and relationship length), correlations, latent indicators, and non-significant paths are not shown for parsimony. All variables depicted represent both women's and men's variables. Represented paths are significant at $p < .05$. FF indicates a female independent variable (IV) to female dependent variable (DV) significant path, FM indicates a female IV to male DV significant path, MM indicates a male IV to male DV significant path, and MF indicates a male IV to female DV significant path. The paths are labeled (e.g., 2a) and correspond with pathways described in the Results section. See Table 4 for a complete list of direct effects.

Online supplement for LeBaron, L., Holmes, E. K., Yorgason, J. B., Hill, J., and Allsop, D. B. (2018). Feminism and couple finance: Power as a mediator between financial processes and relationship outcomes. *Sex Roles*. Ashley LeBaron, The University of Arizona. Email: lebaronashley@gmail.com

Table 1s

*Items of the Couple Power Scale*

| **Item** | **Reverse Coded?** |
|---|---|
| My partner tends to discount my opinion. | Y |
| My partner does not listen to me. | Y |
| When I want to talk about a problem in our relationship, my partner often refuses to talk with me about it. | Y |
| My partner tends to dominate our conversations. | Y |
| When we do not agree on an issue, my partner gives me the cold shoulder. | Y |
| I feel free to express my opinion about issues in our relationship. | N |
| My partner makes decisions that affect our family without talking to me first. | Y |
| My partner and I talk about problems until we both agree on a solution. | N |
| When it comes to money, my partner's opinion usually wins out. | Y |
| I feel like my partner tries to control me. | Y |
| When it comes to children, my partner's opinion usually wins out. | Y |
| It often seems my partner can get away with things in our relationship that I can never get away with. | Y |
| I feel like I have no choice but to do what my partner wants. | Y |
| My partner has more influence in our relationship than I do. | Y |
| When disagreements arise in our relationship, my partner's opinion usually wins out. | Y |

*Note.* Y = Yes. N = No.

Table 2s

*Comprehensive Preliminary Correlations Among Variables*

| | Correlations | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Variables | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 1. F Earners | -- | | | | | | | | | | | |
| 2. M Earners | .03 | -- | | | | | | | | | | |
| 3. F Access | .02 | .11 | -- | | | | | | | | | |
| 4. M Access | -.01 | .14* | .79*** | -- | | | | | | | | |
| 5. F Management | -.02 | -.07 | .05 | .04 | -- | | | | | | | |
| 6. M Management | -.04 | .00 | .09 | .13* | .24*** | -- | | | | | | |
| 7. F Conflict | -.03 | -.26*** | -.13* | -.13* | -.20*** | -.17** | -- | | | | | |
| 8. M Conflict | -.13* | -.27*** | -.11 | -.13* | -.13* | -.11 | .65*** | -- | | | | |
| 9. F Power W2 | -.05 | .08 | .19*** | .15** | .23*** | .21*** | -.40*** | -.30*** | -- | | | |
| 10. M Power W2 | .09 | .10 | .13* | .15** | .21*** | .38*** | -.30*** | -.39*** | .34*** | -- | | |
| 11. F Power W3 | -.01 | .07 | .13* | .11* | .19*** | .19** | -.38*** | -.28*** | .73*** | .34*** | -- | |
| 12. M Power W3 | .08 | .08 | .09 | .16** | .18** | .25*** | -.31*** | -.38*** | .29*** | .76*** | .39*** | -- |
| 13. F Quality W2 | -.01 | .15* | .12* | .11 | .17** | .27*** | -.30*** | -.22*** | .57*** | .46*** | .48*** | .40*** |
| 14. M Quality W2 | .04 | .17** | .20*** | .17** | .27*** | .34*** | -.28*** | -.32*** | .40*** | .59*** | .37*** | .52*** |
| 15. F Quality W3 | .04 | .16** | .07 | .06 | .16** | .22*** | -.30*** | -.20** | .47*** | .36*** | .49*** | .36*** |
| 16. M Quality W3 | .04 | .22*** | .14* | .11 | .19** | .26*** | -.28*** | -.36*** | .34*** | .50*** | .38*** | .60*** |
| 17. F Quality W4 | -.00 | .10 | .07 | .07 | .18** | .25*** | -.23*** | -.20*** | .45*** | .41*** | .48*** | .44*** |
| 18. M Quality W4 | -.02 | .10 | .12* | .10 | .30*** | .30*** | -.30*** | -.31*** | .38*** | .50*** | .40*** | .55*** |
| 19. F Stability W2 | -.04 | .21*** | .19*** | .16** | .24*** | .26*** | -.40*** | -.26*** | .58*** | .37*** | .41*** | .34*** |
| 20. M Stability W2 | .04 | .19** | .24*** | .24*** | .20*** | .27*** | -.32*** | -.37*** | .45*** | .48*** | .32*** | .46*** |
| 21. F Stability W3 | -.02 | .16* | .20*** | .13* | .21*** | .20*** | -.34*** | -.21*** | .47*** | .35*** | .52*** | .41*** |
| 22. M Stability W3 | .05 | .16** | .19** | .19** | .15* | .19** | -.35*** | -.36*** | .32*** | .47*** | .38*** | .60*** |
| 23. F Stability W4 | -.07 | .17** | .20*** | .14* | .19** | .20*** | -.32*** | -.20*** | .47*** | .33*** | .51*** | .43*** |
| 24. M Stability W4 | .00 | .17** | .18** | .18** | .25*** | .19** | -.29*** | -.34*** | .35*** | .45*** | .42*** | .54*** |
| 25. Relationship length | .09 | .17** | .11* | .09 | .07 | .05 | -.11 | -.12* | -.04 | .04 | -.02 | .07 |

| | Correlations | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Variables | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 13. F Quality W2 | -- | | | | | | | | | | | |
| 14. M Quality W2 | .56*** | -- | | | | | | | | | | |
| 15. F Quality W3 | .67*** | .44*** | -- | | | | | | | | | |
| 16. M Quality W3 | .40*** | .65*** | .42*** | -- | | | | | | | | |
| 17. F Quality W4 | .62*** | .49*** | .61*** | .47*** | -- | | | | | | | |
| 18. M Quality W4 | .44*** | .63*** | .46*** | .67*** | .58*** | -- | | | | | | |
| 19. F Stability W2 | .63*** | .55*** | .55*** | .47*** | .51*** | .45*** | -- | | | | | |
| 20. M Stability W2 | .50*** | .59*** | .41*** | .50*** | .40*** | .49*** | .77*** | -- | | | | |
| 21. F Stability W3 | .58*** | .45*** | .58*** | .46*** | .53*** | .48*** | .83*** | .66*** | -- | | | |
| 22. M Stability W3 | .41*** | .52*** | .43*** | .59*** | .41*** | .50*** | .63*** | .82*** | .65*** | -- | | |
| 23. F Stability W4 | .54*** | .46*** | .53*** | .46*** | .61*** | .51*** | .79*** | .65*** | .82*** | .64*** | -- | |
| 24. M Stability W4 | .48*** | .54*** | .45*** | .53*** | .51*** | .58*** | .61*** | .77*** | .63*** | .78*** | .68*** | -- |
| 25. Relationship length | .01 | .00 | -.05 | .04 | -.02 | .00 | .06 | .08 | -.00 | .03 | .03 | .00 |

*Note.* F = female; M = male; W = Wave. Wave 2 = 2008, Wave 3 = 2009, Wave 4 = 2010.

*$p < .05$, **$p < .01$, ***$p < .001$.

Table 3s

*Factor Loadings for Latent Constructs*

| Indicators | Women | Men |
|---|---|---|
| **Relationship Quality**—How much do you agree with this statement? | | |
| We have a good relationship. | | |
| Wave 2 | .95 | .94 |
| Wave 3 | .96 | .95 |
| Wave 4 | .96 | .94 |
| My relationship with my partner is very stable. | | |
| Wave 2 | .94 | .92 |
| Wave 3 | .96 | .93 |
| Wave 4 | .95 | .94 |
| Our relationship is strong. | | |
| Wave 2 | .97 | .95 |
| Wave 3 | .98 | .96 |
| Wave 4 | .97 | .96 |
| My relationship with my partner makes me happy. | | |
| Wave 2 | .94 | .92 |
| Wave 3 | .96 | .93 |
| Wave 4 | .94 | .93 |

Table 3s (con't)

| | Women | Men |
|---|---|---|
| I really feel like part of a team with my partner. | | |
| Wave 2 | .92 | .87 |
| Wave 3 | .91 | .91 |
| Wave 4 | .87 | .92 |
| **Relationship Stability** | | |
| How often have you thought your relationship (or marriage) might be in trouble? | | |
| Wave 2 | .78 | .84 |
| Wave 3 | .76 | .78 |
| Wave 4 | .77 | .79 |
| How often have you and your partner discussed ending your relationship (or marriage)? | | |
| Wave 2 | .89 | .87 |
| Wave 3 | .87 | .81 |
| Wave 4 | .93 | .82 |
| How often have you broken up or separated and then gotten back together? | | |
| Wave 2 | .54 | .51 |
| Wave 3 | .61 | .46 |
| Wave 4 | .62 | .45 |